

**RECEIVED**

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**MAR 28 2025**

TIME: \_\_\_\_\_  
CLERK, U.S. BANKRUPTCY COURT  
ST. PAUL, MINNESOTA

Honorable William J. Fisher

Re: Case No. AN-25-5005 / Bky-24-50679

Dear Your Honor,

I am writing regarding the above-referenced case. I respectfully request that the court dismiss the charges against me, as this has been an ongoing and deeply distressing situation for nearly two years.

Concerning the truck loan, I purchased the 1997 Chevy with cash at the beginning of 2019. Later that year, Eugene forged his name on the title and obtained a personal loan using the truck as collateral to pay his back taxes. I never received any of that money, nor was I responsible of any of the loan. I have submitted a non-obligor letter, which I signed when the loan was taken out, affirming that I am not responsible for it.

Regarding the claim that I pay Eugene's legal fees, I also ask that these charges be dismissed. I filed for bankruptcy in an effort to rebuild my life. During our relationship, Eugene and I accumulated significant credit card debt, most of which was in my name. I have not sought reimbursement from him for any of this. The only legal action I've pursued was a harassment and restraining order, which was granted on September 19, 2023, for the safety of myself and my children.

I left my job because Eugene and I worked together, and I had to move my family twice due to his continued attempts to locate us, including driving by my home. He has harmed me physically, mentally, emotionally, and now he is trying to do so financially. Since our relationship ended in July of 2023, I gave him everything he asked for—vehicles, a boat, a camper, and four-wheelers—all of which were purchased while we were together.

Your Honor, I am simply trying to move forward and provide a safe, stable, and healthy life for my children. I kindly ask for your understanding and consideration in these matters.

Thank you for your time.

Very truly yours




Kimberly Berscheid

### Nonobligor Signature Section

Only Borrower must repay the loan. I am not obligated to repay the loan, but am bound by all other terms of the Loan Agreement and Disclosure Statement ("Agreement"). This includes but is not limited to Lender's right to repossess and sell the Collateral if Borrower defaults on the loan.

This signature page is part of the Agreement for the loan.

X   
Nonobligor Signature

11-27-19  
Date

Print Name Kimberly Berscheid

### Firma de No Deudor

Solo el Prestatario debe pagar el préstamo. No estoy obligado a pagar el préstamo, pero estoy comprometido por los todos demás términos del Acuerdo de Préstamo y de la Declaración de Divulgación (el "Acuerdo"). Esto incluye, entre otras cosas, el derecho del Prestamista de recuperar y vender la Garantía del préstamo si el Prestamista incumple los pagos del préstamo.

Esta página de firmas es parte del Acuerdo para el préstamo.

Firma del No Deudor

Fecha

Nombre en letra de imprenta

